

Town of Rowe Insurance Rate Sheet

Effective July 1, 2020 through June 30, 2021 (Medex from January 1, 2020 through December 31, 2020)

Health Insurance	Annual Costs			Monthly			Per Pay Period*
	Total	Town	Employee	Total	Town	Employee	
HMO - Single	\$7,599.12	\$6,459.12	\$1,140.00	\$633.26	\$538.26	\$95.00	\$47.50
HMO - Plus 1	\$17,696.40	\$15,041.76	\$2,654.64	\$1,474.70	\$1,253.48	\$221.22	\$110.61
HMO - Family	\$21,814.56	\$18,542.40	\$3,272.16	\$1,817.88	\$1,545.20	\$272.68	\$136.34
PPO - Single	\$8,758.08	\$7,444.32	\$1,313.76	\$729.84	\$620.36	\$109.48	\$54.74
PPO - Family	\$23,919.12	\$20,331.12	\$3,588.00	\$1,993.26	\$1,694.26	\$299.00	\$149.50
Medex (Retirees)	\$4,044.00	\$3,437.40	\$606.60	\$337.00	\$286.45	\$50.55	N/A

Dental Insurance	Annual Costs			Monthly			Per Pay Period
	Total	Town	Employee	Total	Town	Employee	
Value - Single	\$346.32	\$294.24	\$52.08	\$28.86	\$24.52	\$4.34	\$2.17
Value - Plus 1	\$683.28	\$580.80	\$102.48	\$56.94	\$48.40	\$8.54	\$4.27
Value - Family	\$1,277.04	\$1,085.52	\$191.52	\$106.42	\$90.46	\$15.96	\$7.98
Advantage - Single	\$628.32	\$534.00	\$94.32	\$52.36	\$44.50	\$7.86	\$3.93
Advantage - Plus 1	\$1,192.56	\$1,013.52	\$179.04	\$99.38	\$84.46	\$14.92	\$7.46
Advantage - Family	\$1,846.32	\$1,569.36	\$276.96	\$153.86	\$130.78	\$23.08	\$11.54

Vision Insurance	Annual Costs			Monthly			Per Pay Period
	Total	Town	Employee	Total	Town	Employee	
Employee	\$72.96	\$0.00	\$72.96	\$6.08	\$0.00	\$6.08	\$3.04
Emp. + Spouse	\$123.96	\$0.00	\$123.96	\$10.33	\$0.00	\$10.33	\$5.17**
Emp. + Child(ren)	\$127.68	\$0.00	\$127.68	\$10.64	\$0.00	\$10.64	\$5.32
Family	\$200.52	\$0.00	\$200.52	\$16.71	\$0.00	\$16.71	\$8.36**

Life Insurance	Annual Costs			Monthly			Per Pay Period
	Total	Town	Employee	Total	Town	Employee	
Basic- \$5,000	\$85.20	\$72.48	\$12.72	\$7.10	\$6.04	\$1.06	\$0.53
Accidental Death/ Dismemberment	\$0.36/\$1,000	\$0.00	\$0.36/\$1,000	\$0.03/\$1,000	\$0.00	\$0.03/\$1,000	Half monthly cost
Optional Life	<i>Varies***</i>	\$0.00	100.00%	<i>Varies***</i>	\$0.00	1/12 Annual	Half monthly cost

**Based on 24 pay periods. During months with three pay periods, only the first two will have deductions withdrawn on them. Employees paid fewer than 26 pay periods a year (i.e. school staff) may see different deduction amounts.*

***Employees will pay approximately \$0.12 more per year than is due.*

****Optional Life Insurance is based on age. A spreadsheet is available for those interested.*